

## Old Age, Disability, Death

First and current law: 1976 (basic scheme) and 1992 (supplementary scheme).

Type of program: Social insurance system.

**Exchange rate:** U.S.\$1.00 equals 0.30 dinar.

### Coverage

**Basic Scheme:** All employees. Special systems for self-employed and military.

(Prior to 1986, coverage for the self-employed was voluntary.)

**Supplementary Scheme:** Employees with covered earnings above 1,250 dinars per month.

### Source of Funds

**Basic Scheme Insured person:** 5% of covered earnings.

**Employer:** 10% of covered payroll.

**Government:** Annual subsidy equal to 10% of payroll.

Maximum earnings for contribution and benefit purposes: 1,250 dinars a month. Minimum, 230 dinars a month.

**Supplementary Scheme Insured person:** 5% of covered earnings. Self-employed: 15% of earnings.

**Employer:** 10% of covered payroll.

**Government:** None.

Maximum earnings for contribution and benefit purposes: 2,250 dinars a month.

### Qualifying Conditions

**Old-age pension:** Age 50 and 15 years of contributions; 20 years of contributions if between 45 and 49. Minimum age of 45 to increase gradually to 55 by 2020. Women with children, 15 years of contribution at any age. Arduous work, 20 years of contribution at any age. Retirement necessary, except if move from the public sector to the private sector.

**Disability pension:** Total incapacity for work.

**Survivor pension:** Deceased met insurance requirements or was pensioner at death.

### Old-Age Benefits

**Basic Scheme Old-age pension:** 65% of last monthly earnings plus 2% for each year of contribution beyond 15 years. Maximum benefit: 95% of last monthly earnings. Part of pension may be paid as a lump sum at pensioner's request before age 65. Cash benefit paid to persons with less than 15 years' coverage.

**Supplementary Scheme** Based on number of years of contribution, age and average covered earnings. Benefit paid as annuity.

### Permanent Disability Benefits

**Basic Scheme Disability pension:** 65% of last monthly earnings plus 2% for each year of contribution beyond 15 years. Maximum benefit: 95% of earnings.

**Supplementary Scheme** Provided up to age 60.

### Survivor Benefits

**Survivor pension:** From 33-1/3% to 100% of deceased's earnings according to number of widows, children, parents, brothers, sisters,

and sons' children. Pension divided according to schedule. Also payable to dependent widowers.

Children must be under age 26 (28 if student, no limit for unmarried females and disabled males).

Minimum monthly benefit: widow or widower, 150 dinars; parent, 120 dinars; other beneficiaries, 77 dinars a month.

### Administrative Organization

Ministry of Finance, general supervision.

Public Institution for Social Security, administration of program.

Managed by board of directors.

## Sickness and Maternity

Free medical services available to all residents.